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March 5, 2019

Hon. Alan S. Trust  
United States Bankruptcy Court  
Eastern District of New York  
290 Federal Plaza  
Central Islip, NY 11722

**Re: Diane E. Carman Debtors**  
**Case No. 18-77472**  
**Premises: 85 Brower Avenue, Woodmere, New York 11598**  
**Acct. No. 7142934277**  
**Loss Mitigation**

Dear Judge Trust:

This letter shall serve as an update on the status of the Loss Mitigation with OCWEN Loan Servicing. We were recently advised that the Debtor's mortgage lender OCWEN Loan Servicing that the Debtor was denied a mortgage modification due to a mistake made by the lender in reviewing the application. It appears that the underwriter did not consider the valuation of the premises and substantial equity in their net present value calculation. It is believed that if the Debtor renews their application with this additional information that the application will result in a favorable outcome.

Accordingly, Debtor would like the opportunity to submit an appraisal with a new application and will require additional time to do so. Moreover, Debtor has substantial liquid assets with which to make a lump sum payment to the lender. Debtor does not believe that the lender considered Debtor's substantial liquid assets in denying her application.

Cordially,

A handwritten signature in black ink, appearing to read 'R. H. Solomon', written over a light blue horizontal line.

Robert H. Solomon

RHS/jr